

Table 2: Correlations Between Study Variables

Variable	1	2	3	4	5
1. Financial Wellness Factor	1				
2. Financial Capability (standardized)	0.641***	1			
3. Mobile Fintech Use (standardized)	-0.198***	-0.181***	1		
4. Desktop Banking Use (standardized)	0.153***	0.228***	0.030***	1	
5. AI Interest	-0.033***	-0.015**	0.276***	0.025***	1

Note: $N = 23,333$. *** $p < .001$, ** $p < .01$